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## Exploring Religion, Culture and Economics of a Pakistani Community in the United States of America

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# The Neoclassical Counterrevolution and Developing Economies: Exploring Religion, Culture and Economics of a Pakistani Community in the United States of America

*Sohair Omar*

Western ethnographers travel to distant lands to study non-western, traditional cultures. I, a Pakistani immigrant, was sitting on a gold mine full of valuable information right here in the United States of America (USA). It was not until my employment in the American banking system that I began to observe patterns of informal banking among Pakistani immigrants. These patterns ranged from group lending to capital circulation. It was this observation that led to further research.

The Pakistani community of Onion River<sup>2</sup> is an active and growing community tightly bound by religion, culture, and an informal economy. And even these three domains of life are full of variations and complexities within this particular community. It would be easy and entertaining to romanticize about this immigrant community and isolate their characteristics in order to differentiate them from the rest of American sub-cultures, but my research reveals inconsistencies and mixtures of many elements. More specifically, my research revealed three findings about the Pakistani community of Onion River:

Although members of the Pakistani community are involved in the formal economy, they have established an informal economy that provides goods and services necessary to satisfy their cultural and religious needs.

Women rely a great deal upon these social networks because, for the most part, they are not engaged in the formal economy. In addition, women use "visitation," "food" and "clothes" as symbols for articulating their social standing and corresponding limits on comportment.

There are variations in religiosity, socializing and economics in other Pakistani communities that indicate not as substantive a need to sustain the informal network characteristics of the Pakistani community of Onion River.

## Economic Anthropology

It is important to note the reason economic behavior is a central focus of the ethnographic material collected from the Pakistani community of Onion River. In order to obtain any well-rounded ethnography, anthropologists Franz Boas (1858-1942) and Ruth Benedict (1887-1948) have said that in each culture, particular activities were a primary focus for custom, emotion, and power, so there were good reasons to document economic behavior and to go into special detail on economic institutions when they were central to emotional and ritual life (Wilk 2007). More specifically, economic anthropologist Karen Tranberg Hansen (2002) emphasizes the importance of documenting consumption patterns for the following reason.

Because consumption concerns what people do with things and how things fit into their lives, the issue of agency rather than the relentless hand of the market comes to the fore. In this view, consumption is not only about how people use things and how cultural beliefs and practices shape their appropriation of such things, but also about the consequences of such appropriations for the wider contexts of their lives.

Thus, economic activities that include the production, distribution and consumption of goods and services allows us to understand the motivations behind economic behavior, which then leads us deeper into a cultural understanding of the community as a whole functioning unit.

With the advent of globalization, economic behavior is even more pertinent to understanding transnational ties and transnational identities of immigrant communities. This holds true for Pakistani immigrants living in the United States. Nancy, a long-time resident of Onion River, explained to me that most Pakistanis have transnational families. Our communities are not localized. Our families are scattered all over the world [emphasis added]. That is why, within the last ten years, anthropologists concerned with economic issues have turned toward consumption both at home and abroad, highlighting the cultural nature of this process. This historical turn in anthropology, combined with growing concerns of globalization and transnationalism, compels anthropologists to focus on not-so-local processes that are affecting the livelihoods of people and their cultural conceptions of being in the world on changing terms (Hansen 2002). As a result, Pakistani immigrants find themselves continuously reinterpreting experiences and reinforcing religious and cultural norms through the symbols of food and clothing. This

<sup>2</sup> "Onion River" is a pseudonym. All site names and names of individuals have been altered for the purposes of this discussion.



is fundamental in understanding how the women and children in the Pakistani community of Onion River cope with their transnational identities. In addition, globalization has facilitated the movement of people (human capital) and goods (physical capital) through the installation of the phenomenon known as hyper mobility. This high-speed movement of value enables "local and regional practices to assume a global scale (Sassen 2002)." The Pakistani community of Onion River has adapted to this accelerated form of global economics by creating an informal network that circulates capital essential to their religious and cultural needs.

## Methodology

This study included a total of five participants.<sup>3</sup> Members of the Pakistani community of Onion River proved to be an excellent resource for my research findings. That is, I was able to gather information from Pakistani immigrants who participated in the informal economy of Onion River. Three out of the five participants were long-time<sup>4</sup> residents of Onion River—Max, Anna and Nancy. The remaining two participants were Pakistani, but were not residents of Onion River. The fourth participant was Alexis, a Pakistani visiting family in Onion River. I included her in the study in order to illustrate the transnational characteristics of Pakistani families and communities. The fifth participant was Susan, a member of the Pakistani community in Hanson, which is a nearby town. I included her in the study in order to gain a comparative understanding of the Pakistani communities in the USA.

The first qualitative method I employed in my fieldwork was extensive interviewing. The interviews were on a one-on-one basis lasting about 1-2 hours on average. However, some interviews with participants lasted about 3-4 hours and were usually followed-up with additional interview sessions. More specifically, I was able to engage in six interview sessions with Max and a total of seven additional interview sessions with Anna (3), Alexis (1), Nancy (1) and Susan (2). These interview sessions took place in the homes of the participants—with the exception of Alexis who was visiting from Pakistan. Though I had access to a tape recorder, I did not utilize one because of a failed attempt with Max. The tape recorder just did not suit the conversational nature of my interviews. Since we spoke in Urdu<sup>5</sup> during interview sessions, I had to translate from Urdu to English while I jotted in my field notes.

The second qualitative method I employed in my fieldwork was participant-observation. This allowed me to collect information as things were happening at community gatherings better known as dinner parties. More specifically, I conducted a total of four participant observations—two in Onion River and two in Hanson. The reason I divided my participant observations in two towns in which Pakistani communities reside was because I wanted to be able get a better understanding through a comparative analysis. In other words, I wanted to have a more thorough comprehension of the Pakistani community of Onion River by comparing it to the Pakistani community of Hanson. And also, I wanted those who are not at all familiar with Pakistani immigrant communities to be conscious of the variations within and among different communities in different locations. All in all, my fieldwork began and ended in the span of seven months.

## Writing Style

As a daughter of the Pakistani community of Onion River, I will include myself as well as my thoughts in this paper in order to illustrate an interactive conversation between my participants. Even if I tried to re-immersify myself into my community, I would not be able to portray an objective picture of the Pakistani community of Onion River. By capturing a subjective and culturally determined point of view, we will better understand how Pakistani immigrants behave in relation to cultural economics of production, distribution and consumption (Wilk 2007). Therefore, I will employ the writing style of anthropologist Robert Anderson who believed that for readers to evaluate the integrity of what he reported they needed to know how he was involved and what he was thinking. This new self-reflexive way of writing was characterized by James Clifford (1986) as "variously sophisticated and naïve, confessional and analytic (Anderson: 2005)." This experienced-centered method will allow participants to speak for themselves, interlacing their narratives with my own. In this manner, I will italicize the voices of my participants (as was done for Nancy earlier) and my thoughts in retrospect. So, I begin with a memory. . . .

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<sup>3</sup>Again, names of all Pakistani immigrants referenced were replaced with Euro-American names for the purposes of this discussion. See Preface.

<sup>4</sup>A long time for a Pakistani immigrant of Onion River would span from 10–15 years.

<sup>5</sup>Urdu is the national language of Pakistan. It is a blend of Indian, Arabic, Turkish and Persian languages.



## Prologue

I am running down a narrow isle. A green brittle carpet underneath my feet, so brittle that if I tripped and fell, specs of blood would surely ooze out of my scrapes as if I fell on concrete. On both sides of me, rows and columns of VHS movies are caving me in and dominating my stature. These movies are color-coded and somewhat organized. Though they can be read in English letters, they cannot be understood in the English language. Rather it was in the language of *desies*<sup>6</sup>, or anyone else who was a consuming addict of the numerous film productions of the booming Bollywood Industry. They were Indian movies-with the exception of a few Pakistani dramas (such dramas being the equivalent of American soap operas).

Thank God, I finally make it down this aisle with those massive pillars behind me. Now, I find myself standing in front of a variety of racks and displays occupied by random merchandise, from colorful scarves to domestic decoration pieces. As I do my usual scan, a gleaming shine demands my attention through the corner of my right eye. I know exactly what it is! I walk over, always drawn to this glass display, and find dazzling pieces of jewelry! It is jewelry from all over the world—some plain Western style studs with an occasional heart or angel design and others enriched with South Asian culture, geometric designs of my people decorated with precious stones of all sorts. All these random jewelry sets are put together in this one glass display and some even are resting on top of the display because of lack of room inside. It is the complete opposite of those designer jewelry stores which display two diamond studs on yards of black velvet, in the same size glass display, just to make jewelry look rare and exclusive. I was looking at that plus a hundred other jewelry sets. It figures why this display was shining so brightly!

After admiring these jewels, I slowly and carefully creep around the display, which now is more of a rectangular barrier to me. I am entering into a merchant's personal area, where I find the register, plastic bags and, of course, a few snacks! In another mind-set, I enter a classroom for my Quran lesson from my Aunt Kelly. She was an unsuccessful, yet Muslim businesswoman. She was tall and big-boned: quite intimidating. Even though her store was on the same street of an American commercial area, she wore her *shalwar-qamize*<sup>7</sup> every day to work. And you would find her with a scarf lightly resting on her head; not a complete *hijab*<sup>8</sup>, but enough to give her that touch of modesty admired by Islam. Her knowledge was sharp and so were her side comments. This woman made moves. I was scared—that is, for my Quran lesson! She was quick to correct my mistakes or even my pronunciations. I was a Pakistani kid, raised in America, reading Arabic. Yet, she didn't cut me any slack. She always read ahead of me, never giving me enough time to decipher the words on my own. I was stubborn and she was impatient, so these lessons were always intense in the midst of this business atmosphere.

Actually, it is very unusual that I recall my Quran lessons from my aunt in her store. As a child, I was always eager to finish the Quran in Arabic. I always thought that I had to read the Quran at least once to enter heaven—maybe someone told me or I made this thought up for motivation. But it was my mother who actually got me through it. I read the Quran with her about ninety-five percent of the time. So only on very few occasions did I read with my aunt; she was so stern and rigid compared to my mother, who I found to be a kind and patient teacher.

However, we did make frequent visits to my Aunt's store. Her business didn't do so well. First, she was competing against corporate chain stores, while hers was a novelty store. In fact, she named it "Kelly's Novelty." That never appealed to me. The store had everything in it. She carried Indo-Pak movies, food, and clothes—and even, though I almost forgot, jewelry. This collection of merchandise was not in demand then for the local Americans as it is now, when anything "ethnic" is in style. As for the local *desies*, they preferred traveling to New York City, specifically, to Jackson Heights in Queens to get all their goods for cheaper prices. I have yet to meet a *desi* who isn't concerned with saving money. They will always go the extra mile for the cheaper price—literally. As a result, Aunt Kelly's business was slow most of the time. So, my mother would pack food and bring my sister and me to visit and help out around the store.

Looking back, there are quite a few discrepancies—a better way to say lies or left-out truths—in this memory. First, the glass display was not all glass. In fact, it was more wood than glass. Second, my aunt did not "always" wear *shalwar-qamize*; on a rare occasion she would surprise us with a skirt and a blouse. In retrospect, I still find it out of her character—American clothes do not suit her, at least as I perceived it. Also, her head was covered most of the time, not all the time.

<sup>6</sup> *Desi* is any individual with roots from the Indian sub-continent that share a common Indian culture, regardless of religion. The Indian sub-continent consists of the following countries: India, Pakistan and Bangladesh.

<sup>7</sup> *Shalwar-qamize* is a three-piece traditional outfit—*shalwar* (pajama like pants), *qamize* (tunic like shirt) and *dubatah* (long scarf). It is the national dress of Pakistan—a direct gift of the Muslim Turks.

<sup>8</sup> *Hijab* is an Islamic head cover.



My aunt and I never had a close bond. Our relationship never clicked. She is not a terribly mean woman and neither am I, but the bond was never there as it was between her and my sister or even between her and my cousins. Now that I think about our larger family, I am her youngest and her most affectionately distant niece. To this very day, our conversations do not go any further than the common Muslim greeting, *Asalaam-O-Alaikum*<sup>9</sup>. In Islam, you greet everyone with peace regardless of your relations. It is this very greeting that keeps our communication open.

I am not a perfect Muslim. But I feel Islam is in me and everywhere I go, ever since I was a young girl, very occasionally getting Quran lessons in my Aunt Kelly's store. For me, Islam is a total way of life. You cannot designate a day out of the week for Islam and you cannot limit a Quran lesson for use only at religious school. When I wanted a Quran lesson, my aunt never turned me down or said, This is a business! Wait till you get home! Islam is every day, every minute, and every second. It is every action and every reaction. Islam is independent of time and space, but it is interdependent of all aspects of human life. I have grown to realize this as a young Muslim woman. Through the cracks and complexities of cultures, Islam shines through into my life. And this memory affirms this fundamental belief.

Although members of the Pakistani community are involved in the formal economy, they have established an informal economy that provides goods and services necessary to satisfy their cultural and religious needs.

O you who believe! Spend of that with which We have provided for you,  
before a Day comes when there will be no bargaining, nor friendship, nor intercession.  
And it is the disbelievers who are the *Zalimun* (wrong doers).

The Holy Quran, 2:254

## Informal Economies

The emergence of an informal economy is a response to the demands that the formal economy fails to supply. Perhaps these goods and services are not known to formal institutions or maybe they are not projected to be profitable. Nevertheless, these informal economies are the "natural" means of production, exchange and consumption between humans.<sup>10</sup> Western formal economies, dominated by corporate capitalism, impose a state of dependency on consumers by eroding away informal economies. However, the reproduction of informal economies across time and space proves that this low-scale, low-key market structure is the "natural" means of production, exchange and consumption. In fact, informal economies should be examined as a "specifically constituted self-reproducing social system of coordination and interactions (Titov 2006)." These interactions are not limited within networks of the informal economy, but extend to the specific institutional content and wider society (Meagher 2005). Therefore, informal economies should not be associated with an "exotic" nature that evoke legality issues (Samers 2005) but rather a "natural" response that serves basic and immediate needs of those involved through a system of coordination and interaction.

## Fulfilling Needs: The Instrumentality of Social Capital

Anna shared with me an array of services that Pakistani women provide for each other in the informal economy of Onion River. Rachel's sister-in-law started a beauty parlor in her house that included women services, such as, threading, waxing, facials and stitching. But she stopped after she had children. Some teach how to read the Quran in Arabic [emphasis added] for free. But those who need money, charge for lessons. For instance, Terry charges \$50 per month per child. She has taught many kids in the community how to read the Quran in Arabic. Other women have extended their acquired skills from their formal employment into the informal economy. Dr. Karen provides free medical treatment to members of our community who do not have insurance. Another woman is excellent at catering food. She makes birthday and wedding cakes for members in our community—without charging! As a devout Muslim, Susan explained to me her specific religious needs. Since I wear a *hijab*, I have to go to a Muslim's house to get my haircut because the salons here are open and men freely come in and out of the salon.

## First Variable: Visitation

Visitation sets the stage for economic exchange and consumption through a series of interactions that form an informal

<sup>9</sup> *Asalaam-O-Alaikum* translates from Arabic into English as "May peace be upon you." It is a greeting of peace and departing prayer of peace used among Muslims.

<sup>10</sup> The term "natural" encompasses social relationships between humans within a community as oppose to relationships with large institutions which I would deem "unnatural."



network. The location for visitation is usually in the homes of Pakistanis. The most common form of visitation takes place at dinner parties, which are held at least once or twice a month in Onion River. Visitation also serves the purpose of monitoring economic transactions (Karlan 2006). While I was conducting participant observation at a dinner party, I noted that Nelly, the host of the evening, was going around and asking everyone if they had enough food. At one point, Nelly said to a woman sitting across the table, "You got your money, right?" I am not sure what they were talking about, but that woman signaled, "Yes." And Nelly resumed her hospitality and asking everyone if they are well.

## Second Variable: Social Capital

Then, informal networks allow individuals to create, increase and even damage their social capital. More specifically, social capital is gained through social interactions, which take place through visitation in a Pakistani home or business. We look forward to gatherings for our links, our food, our traditions, our dress and our culture [emphasis added], Nancy says. These commonalities allow for stronger social connections which are considered a broader form of social capital. The actual term social capital "refers to the depth of a given relationship or the level of trust and/or information between individuals" (Karlan 2006). It is measured by activities or involvement with others in the community however; those with stronger entrepreneurial motivation may also have stronger social capital.

More importantly, social capital in the informal economy is the substitute of physical capital or assets in the formal economy, especially in terms of collateral. If a Pakistani does not follow-through on an economic transaction, his/her social capital—specifically, level of trust—will be reduced to one of low value or repossessed entirely by other Pakistani immigrants. The Pakistani community of Onion River experienced one such incident, as Anna revealed a story about an ostracized member of the community. Alan would help people, then would take advantage of them, and then would start talking here and there. I hardly see Alan's family at functions. In the beginning, they used to have so many dinners. People stop inviting their family. They are no longer given any importance. Alan lost his credibility, in his character, as a community member. People do meet with them and give salaam-duwa but not with a welcoming heart. This social repercussion is worse than a monetary penalty in terms of psychological damage to one's self-esteem. This is the reason that people desire to protect their social capital and avoid any possible repercussions (Karlan 2006). Moreover, Muslims shared commitment to Islam, even if partly feigned, keeps many of their activities within social circles in which information about dishonest behavior spreads quickly, thus providing a basis of mutual trust (Kuran 1995).

In other instances, Pakistanis can increase their social capital in order to increase their economic opportunities. Nancy elaborated on the positive variables of visitation and social capital from her perspective. These social gatherings are place of networking [emphasis added]. You get a boost from social gatherings. I encouraged a few women to pursue their business interests. For example, one woman painted on silk very beautifully. I told her how to network and benefit from these interactions [emphasis added]. Social capital, as an investment instrument and collateral, is a highly potent variable in the informal economy of Onion River.

## Third Variable: Moral Capital

Lastly, moral capital must be taken into account in order to explain the economic behavior of any individual or group that identifies with religious doctrine. In fact, "[m]oral issues are never far from economic life, and the two are often hard to separate (Wilk 2007)." Islam suggests a notion of the Hereafter, as in all religions of Abraham. Therefore, when making investment choices, a Muslim will not only incorporate into his economic reasoning the returns from this life, but also the returns from the after-life. The Holy Quran states, interestingly enough, in economic terms: "Who is he that will lend Allah a goodly loan: then (Allah) will increase it manifold to his credit (in repaying), and he will have (besides) a good reward (i.e. Paradise)."<sup>11</sup> Economic investments that cannot be accounted for in some measurable, physical form should be deemed as moral capital. Therefore, economic behavior that cannot be explained should not be labeled irrational, but rather rational in its own religious context (Wilk 2007)."

Women rely a great deal upon these social networks because, for the most part, they are not engaged in the formal economy. In addition, women use "visitation," "food" and "clothes" as symbols for articulating their social standing and corresponding limits on comportment.

"Be not like her who undoes the thread which she has spun, after it has become strong."

The Holy Quran, 16:92

<sup>11</sup> Quran, 57:11



## Collective Consciousness

In addition to economic networks, visitation creates a sphere of collective consciousness for the Pakistani immigrants of Onion River. In fact, they are up-to-date with the latest information from Pakistan by attending dinner parties and engaging in economic networks. This information circulates by those who travel back to Pakistan and by those who are visiting from Pakistan (i.e. Alexis). This is very important for the Pakistani community. Specifically, informal networks allow Pakistani immigrants to share information and to maintain a sense of belonging to a larger collectivity (Edmonds 2003).

In order to maintain this larger collectivity, Nancy emphasizes the importance of dinner parties. We look forward to these gatherings—for our links, our food, our traditions, our dress, our culture. She added, “When someone travels to Pakistan, you are waiting for clothes. You want to know what’s going on there—the weather, the food. We are physically here [USA], but our mind is there [Pakistan] [emphasis added].” These symbols of culture – specifically, food and clothes – trigger powerful emotions (Wilk 2007) for Pakistani immigrants. So much that Nancy continued in a low voice, I must admit. . . I am jealous of those who visit so frequently. Pakistanis that have not completely assimilated into American culture or completely accepted American culture as a new bi-cultural identity use visitation as a means of coping with this psychological transition, as well as a means of connecting with their cultural roots back in Pakistan.

## Socializing the Next Generation

More importantly, visitation allows Pakistani immigrants to socialize the next generation by reinforcing religious comportment and cultural awareness. As a mother of three, Nancy shares her perspective on socializing her Pakistani-American children. “We grew with our culture, but for our kids these social and religious gatherings provide a window of exposure.” She continued, “When they hear it from us, it is a story for them. These social gatherings show them who they are. What our thinking is like. This is important for healthy mental growth, especially living here with two cultural identities [emphasis added].” They will be more confident finding their identity. Kids feel more confident this way. They will relate better with other bi-cultural kids. If Pakistani-American children cannot balance their bi-cultural identities well, they will be considered an ABCD<sup>12</sup> by other Pakistanis in amusement.

## Social Reproduction

Along with fulfilling a biological necessity, food is a key symbol that guides religious comportment. More specifically, production, distribution and consumption of food are symbols that necessitate social reproduction in this community. The production of food takes place in the women’s domain, for the most part, unless there is a barbeque where a Pakistani man is heading the grill. Moreover, food is produced in a *halal*<sup>13</sup> kitchen, using *halal* products (i.e. *halal* meat). Next, food is distributed very generously. The Prophet Muhammad (PBUH) said: “He who has enough food for two, let him invite a third, and he who has food for four, let him invite a fifth or a sixth.”<sup>14</sup> At one dinner party, I noted that the host was packing food for women whose husbands did not attend and many women were also packing plates of food for their house to eat the next day. Last, and most important, food should be consumed in the way that was demonstrated by Prophet Muhammad (PBUH). Specifically, he ate with his right hand without using any eating utensils. In the same participant observation, I was eating with a young Pakistani girl when a few Aunties<sup>15</sup> came and sat with us. One Auntie quickly observed that I was eating with my hands. “What? Are you completing your *Sunnah*?” I responded, “I’m trying to.” She smiled and resumed talking to other women. Now that I think about it, she was definitely testing my religious knowledge!

Moreover, religious comportment is directly passed on at dinner parties. One particular dinner party I attended was a religious gathering known as a *Milad*<sup>16</sup>. Between singing religious songs known as *naats*,<sup>17</sup> one woman recited verses from the

<sup>12</sup> ABCD stands for “American Born Confused Desi.” If they are born in Great Britain, they will be referred to as a BBBD-respectively, “British Born Confused Desi.”

<sup>13</sup> *Halal* is an Arabic term used to describe objects and behavior permitted in Islam.

<sup>14</sup> Referenced from Fiq-us-Sunnah

<sup>15</sup> Any Pakistani woman—blood relative or not—is your Auntie.

<sup>16</sup> *Milad Sheriff* is a religious gathering that commemorates the birth of the Prophet Muhammad (PBUH). It includes rituals that are heavily influenced by Hindu culture. His birthday is based on the Islamic calendar—known to Pakistanis as “*Bara Rabi-ul-Awal*.” It is important to note that Arab Muslims do not commemorate the birth of the Prophet (PBUH).

<sup>17</sup> *Naats* is an Urdu term that means religious song.



*Sunnah*. Keep yourselves clean. Cut the white part of your nails because it is dead nail. Keep your hair long and grease it with oils, but wash them every few days. I must admit I found this information totally out of context. I was thinking to myself, why is this woman giving a lesson on personal hygiene at a dinner party? But it later occurred to me that this dinner party is the perfect context to pass down information on religious comportment, indeed, a context in which Pakistani women can socialize the next generation.

## Economic Production

I recall as a young girl my mother always making long-distance phone calls to relatives in England and Pakistan. She would take turns talking to each member in that particular household and she would even have me and my siblings take turns saying *salaam-duwa* to our distant relatives in these rotations. I presume my mother's intentions were to keep us connected and aware of our distant relatives. More importantly, my mother would measure us, specifically, for the lengths and widths needed to tailor-make a *shalwar-qamize* (i.e. sleeves length, *shalwar* length, waist width, etc.). She would write these measurements down for the next phone conversation with a relative from Pakistan, who would ask for this information, so they could send outfits to us or bring them from Pakistan on their visit to the States.

In addition to social reproduction through the symbol of food, economic production and consumption takes place through the symbol of traditional Pakistani clothing. The Holy Quran uses the production of clothing as a way of explaining wisdom. As in the opening quote of this section, it states, "[b]e not like her who undoes her thread which she has spun, after it has become strong."<sup>18</sup> The production and consumption of clothing is a loaded symbol. It has complex bearings on how people organize their livelihoods and the manner in which they conduct their everyday lives, according to Hansen (2002). She continues.

Clothing is not just any commodity but one that mediates between self and society in a very special way (Elias 1978 78; Turner 1993). The point is not that clothing possesses this power inherently, but that it enables it in an interactive process through which the self is expressed/presented in possession (Miller 1987). But if the power of the dressed body derives in part from the special nature of clothing as a commodity, its significance in particular cases has to do with the historical circumstances that have made it appear so. We cannot explain the social and cultural significance of clothing consumption unless we examine how this commodity has been delivered and how it has entered people's lives (2002).

It is quite fascinating how *shalwar-qamize* enters the lives of Pakistani women. The production and consumption of *shalwar-qamize* takes on a global process. Therefore, *shalwar-qamize* enters into lives of Pakistani women through the phenomenon of globalization known as hyper mobility mentioned in the beginning. Anna tells me, some have full-time business or, if they take a trip to Pakistan, they will bring back clothes to sell.

And, of course, visitation sets the market for clothing consumption. Women arrange dinner parties just for these clothing sales. After dinner, clothes are displayed [emphasis added]. These *shalwar-qamize* are bought and sold a lot during weddings and *Eid*<sup>19</sup>. For instance, Nancy invited someone to display clothes at an *Iftari*<sup>20</sup>, Anna says. There are similar economic activities taking place at dinner parties in other towns, according to Susan. In Hanson, there is a woman whose daughter-in-law's mother owned a boutique in Pakistan. She invites people for dinner and after dinner she will showcase the clothes to sell. Since they make visits annually to Pakistan, she brings back clothes from the boutique [emphasis added]. However, clothing sales are not limited to dinner parties. Anna tells me, "Women sell clothes at doctor conferences, where they will have stalls, or even music shows that host Pakistani artists. You can get a stall with permission."

I was interested in knowing more details on clothing transactions. So, I asked Anna, how is money exchanged at these dinner parties? You give reliable people your clothes. That is, women who have an increased amount of social capital. However, big-time bargaining takes place when purchasing dresses. In fact, it is very rare if women do not bargain [emphasis added]! She continued, after the sales are final, money is distributed. She then said proudly, It's totally a women's affair. Women keep the money for themselves [emphasis added]!

<sup>18</sup> The Holy Quran, 16:92

<sup>19</sup> *Eid* is an Islamic holiday.

<sup>20</sup> *Iftari* is a dinner for the community arranged by a family or families at the breaking of the fast during the month of Ramadan.



## Committees

Since women manage household resources, a cooperative known as “committee” was bound to emerge in the informal economy of Onion River. Anna said, to run the house is a common woman practice in Pakistan [emphasis added]. Along with cooking and cleaning, women manage household expenses by spending economically and saving accordingly to the family’s need. The concept of committee comes from times when banking institutions did not exist, and still do not exist in many villages of Pakistan. In order to save for their families, women created their own savings bank known as committee. As Anna put it, Committees are a lady’s affair. Visiting from Pakistan, Alexis who actively participates in committees admits, if there wasn’t committee, then no saving could be done on my part. In fact, I withdrew money from my committee before I left Pakistan in order to do shopping on my visit in the United States!

Although it depends on the community, a committee normally operates on one to two year terms. The budget is also set according to the term and the members participating. Then, female participants are required to make monthly deposits in order to receive, and pay back, the lump sum cash in the form of a loan. When all the money is collected a date is fixed, for example, the first of the month. Depending on her need, a woman will request a withdrawal for a particular month. In the beginning of the committee, someone will say she wants the first committee drawn or the last committee drawn.<sup>21</sup> And for the dates that have not been requested, there is a drawing with every one’s name except those who have taken their share in advance—very similar to a cash advance concept. Let me illustrate this mathematically:

10 Female Participants (10 Months loan cycle—one month for each participant)  
X \$10 Monthly Deposit  
\$100 One-time Withdrawal (Loan/Cash Advance)

In short, you get the amount you put in and the drawing occurs depending on the term and member, until everyone gets their returns back. This signifies the end of the committee. The financial balance is restored back into the community.

Although membership is not mandatory, every woman in the community participates. If someone cannot afford it, they can partner up to pay monthly (50/50—joint investment). If you have invested more than the fixed rate, you are eligible for two drawings. There are no formal qualifications to participate. There are no paper applications to fill out. Essentially, your word is your bond. A high level of trust exists among these women for them to move money without documentation. So, you must have a large amount of social capital.

I asked Anna, does anyone monitor committee transactions? A leader does keep account of the credits and debits of committee budget. I would label her the accountant of the committee. Specifically, this leader is a responsible woman who organizes the committees, collects deposits and distributes withdrawals. She will usually make phone calls to remind women of committee activity and monitor the financial well being of committee participants. In addition, committees take place at dinner parties. Since drawings occur every month, a dinner party is hosted every month by the drawer or leader by default. After dinner, committee money is collected and distributed.

Committee money has many uses among Pakistani women. Often women make gold jewelry sets for themselves or save committee money to make purchases for their daughters’ dowry or wedding receptions. Pakistani women can even use this money for a *biyana*<sup>22</sup> on large purchases. Some women have even begun small businesses with committee money. Anna revealed a success story of a family friend back in Pakistan. Carol went with a little money to a religious gathering known as *Quran Khani*.<sup>23</sup> After refreshments, the women decided to do the “committee.” It [committee budget] was set at 25,000 Rupees per month because of so many participants. Surprisingly, her name was drawn! She invested in a garment business that turned into a big time business for many years. It gave her a lifetime worth of work. She always says to me, “I went with an empty pocket book and left with 25,000 Rupees in it” Look at how God works and makes things happen [emphasis added]! Also, committee money is used for home improvement. Alexis told me, I purchased a dining table and a chandelier for my house through committee money. Although committees are not common among the Pakistani women of Onion River, it is a very effective system that they can use at any time to circulate capital at dinner parties.

<sup>21</sup> The term *committee* is used to describe the activity as a whole and particular transaction of this activity. For instance, one would say, *I collected my committee*, meaning *I collected my money*.

<sup>22</sup> *Biyana* is an Urdu term for down payment. It is a small percentage of money. However, if you do not follow up after a certain time, money is forfeited.

<sup>23</sup> *Quran Khani* is a collective reading of the entire Quran for blessing someone’s particular situation related to work, health or even financial problems.



There will be variations in economics, socializing and religiosity in other Pakistani communities that indicate not as substantive a need to sustain the network characteristics of the Pakistani community studied.

The Mosques of Allah shall be maintained only by those who believe in Allah and the Last Day, Perform *As-Salat* (*Iqamat-as-Salat*), and give *Zakat* and fear none but Allah. It is they who are on true guidance.

—The Holy Quran, 9:18

## Community Variations

It is important to note that Pakistani immigrants can consist of groups, quasi-groups, and individuals within a community, who while sharing similar cultural and religious identities, can remain separate and independent from the larger community (Edmonds 2003). The relationship between these groups and individuals also centers on personal relationships and networks. The establishment of economic networks, however, is not a demand for all Pakistani immigrants. In these instances, other forms of visitation and social capital become apparent. I have provided some examples of these instances in the following subsections.

## Comparative Analysis

In my fieldwork, I compared the Pakistani community of Onion River with the Pakistani community of Hanson. Since Susan was a resident of Hanson, she was able to tell me about the Pakistani community in terms of religiosity, socializing and economics. Susan began describing the employment patterns first. The majority of Pakistani's work for pharmaceutical companies or they are doctors—mostly, orthopedic in this area. This community consists of professionals as opposed to businessmen characteristic of Onion River. She continued, People have tried to open stores, but it doesn't work out here [Hanson]. There are very few storeowners.

The Pakistani community of Hanson consists of a multi-group formation mentioned above. More specifically, she says, our community can be divided into two groups—religious and non-religious. However, more families are coming to the *Masjid*. Sometimes there is so much rush at the *Masjid*, we have nowhere to park! The Mosque has become a central meeting place for the Pakistani immigrants of Hanson. In fact, the Mosque, opposed to dinner parties, is the context in which Pakistani children are socialized and tested on religious comportment. More specifically, a *dhars*<sup>24</sup> is held at the Mosque once a month. After the *dhars*, food is served. According to Susan, Four women are grouped together in order to prepare an entire meal for all who attend the *dhars*. All together there are four to five groups of women who rotate this responsibility for each Mosque gathering.

I was able to conduct participant observation of a *dhars* in the Hanson Mosque. Since the Islamic scholar was known to deliver his lectures in Urdu, the majority of people entering the Mosque were Pakistani immigrants. I also knew this because most of Muslim women were wearing shalwar-qamize. The lecture was very relevant to the Pakistani immigrants present as they agreed, by nodding their heads, with all his statements. The Islamic scholar first began on the subject of Islam and science, which is relevant because most of the professionals in Hanson are doctors and scientists. But, more importantly, he began talking about how Muslims forget or exempt some religious practices once they migrate to America: for instance, men not growing a beard or women not wearing a *hijab*. He said, We say, We are in America! Anything goes here! But he reminded the Pakistani immigrants, America is the place of freedom. We should be able to practice our religion more freely here than in our home countries [emphasis added]! People do what they want and wear what they want here.

In a joking manner, he continued, But now that summer is coming they will be wearing even less! Instead of us sending our clothes back to Pakistan to the secondhand bazaar for the poor, we need to give it to the people in America. Apparently, there seems to be a shortage of clothing here in the summer time! This joke is loaded. First, it makes light of the conflict between Islamic comportment and American culture. Then, it touches on the global process of clothing consumption. And its overall purpose is helping these Pakistani immigrants to cope with their transnational identities.

## A Need for Networks

It is now evident that economic networks are not a consistent feature of Pakistani communities. The Pakistani community in Hanson does not need to sustain networks for three reasons. First, community members consist of independent professionals

<sup>24</sup> *Dhars* is an Islamic lecture given by a religious scholar.



employed by large institutions, as compared with Onion River where more than half of community members are small business owners. These businessmen rely on the economic networks of Onion River to increase and protect their capital. Second, since they [Pakistani immigrants of Hanson] travel to the New York city for jobs and relatives, there is no need for a strong support base here [Hanson], says Susan. This city, specifically, Jackson Heights is filled with venues that supply cultural and religious goods and services demanded by Pakistani Muslim immigrants. Although Pakistani women of Hanson do host dinner parties to sell *shalwar-qamize*, they are more likely to travel to New York City to buy cheaper clothing. Third, Susan tells me, there are a lot of old Pakistani immigrants here that gradually came in the span of 20 years. Now, their entire families<sup>25</sup> are here [Hanson]. Whatever they need, it is in their family circle. And for the new ones [immigrants], they travel back to Pakistan frequently. So, there is no need for a strong social network here [Hanson]. Therefore, these immigrants are wealthy enough to bring their entire family to USA or simply travel back to Pakistan on a frequent basis. If these Pakistanis meet at all, it is at the local Mosque. Susan continued, "We encounter each other in the *Masjid*. That's why we visit each other less at our homes. When the *Masjid* was not active, we had a lot of visitation." [Emphasis added]

## Conclusion

In summary, Pakistani immigrants exhibit economic behavior that is influenced by multiple factors. These factors range from Islamic economic norms to Western capitalism. When these factors conflict, as they often do, Pakistanis immigrants compromise religious and cultural norms. In the words of Clifford Geertz:

Culture and society often are in conflict with each other; people's beliefs and customs often conflict with each other; people's beliefs and customs tell them to do one thing, but actual social relationships and loyalties push them to do something else. In this situation, change occurs (Wilk 2007).

More importantly, Pakistani immigrants maintain a sense of belonging to a larger collectivity through visitation, which helps them cope with their transnational identities. Visitation can take place either in a home (i.e. dinner parties) or a Mosque depending on the characteristics of the community. For the Pakistani community of Onion River, visitation is common at homes and business, whereas, for the Pakistani community of Hanson, visitation is most common at the Mosque. These locations create a context in which social reproduction, through the symbol of food, takes place and Pakistani children are socialized on religious comportment.

Visitation also sets the stage for production, distribution and consumption of physical commodities (i.e. *shalwar-qamize*) that conform to religious and cultural customs. In order for an informal economy to exist, Pakistani immigrants must monitor each individual's social capital and moral capital. An informal economy gives rise to informal banking methods, committees among women, which substitutes the need for modern banking institutions. This informal economy, however, is not found in all Pakistani communities. If Pakistani immigrants do not have access to religious and cultural goods and services, an informal economy will emerge in order to supply these essential needs.

## Epilogue

My fieldwork in Pakistani communities led to a major conclusion. That is, visitation is vital to our identities—our identities as Muslims, our identities as Pakistanis, our identities as Pakistani-Americans and our identities as transnational migrants. I recall as a young girl, I never wanted to go to dinner parties. It just seemed there were too many. But my father always insisted that we all attend. Even if I was backed up with school work, my father would say do it later. Put on your *shalwar-qamize* and let's go! In fact, I recall him trying to convince us that there would be good food to eat. And if we still resisted, he would give us the silent treatment! After using frameworks from anthropology and economics, I have realized that there is much deeper meaning to visitation, food and clothing than what appears on the surface as biological necessities.

In addition, it was mind-blowing to conduct participant observations at Pakistani gatherings. Maybe because I was so used to attending them since I was a young girl. As I analyzed those around me, I began to analyze myself. I noticed I was taking part in the social reproduction process. In one participant observation, I was attending a *Milad* and the woman singing the naats signaled nonverbally across the room for some water. Since I was nearest to the kitchen, I immediately got up, poured some water in a cup, and grabbed a young girl running around to deliver the cup of water because it would be easier for a little

<sup>25</sup> Entire family would consist of three generations—extending to aunts, uncles, and cousins.



body to maneuver through all the women sitting on the floor. At another *Milad*, all the women were getting up from the floor after the prayer was finished. I automatically made eye contact with another young girl to help me fold the sheets upon which the women were sitting. All these conscious experiences made me realize that I have been socialized as a daughter of this community and now it is my turn to socialize the next generation.

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